



RETURN SERVICE ONLY  
PLEASE DO NOT SEND MAIL TO THIS ADDRESS  
PO Box 818060  
5801 Postal Road  
Cleveland, OH 44181

Subserved by Mr. Cooper

DILIP JANA  
800 FAIRLAWN ST  
ALLEN, TX 75002

CONTACT INFORMATION

Customer Service: 833-685-2580

Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT)

[www.mylakeviewloan.com](http://www.mylakeviewloan.com)

Your Dedicated Loan Specialist is Anna Howard and can be reached at (833)-685-2581 or via mail at:  
8950 Cypress Waters Blvd., Coppell, TX 75019

Statement Date: 01/21/2025  
Loan Number: [REDACTED]  
Payment Due Date: 02/01/2025  
**Amount Due: \$50,792.29**

Late Fees are being waived due to the current account status.

Property Address:  
800 FAIRLAWN ST  
ALLEN, TX 75002

Account Information

Interest Bearing Principal Balance \$311,279.98  
Interest Rate 4.375%  
Escrow Balance -\$18,895.14

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amounts Due

Principal \$568.72  
Interest \$1,134.87  
Escrow Amount (for Taxes & Insurance) \$1,300.01  
Optional Products and Services \$0.00  
**Regular Monthly Payment \$3,003.60**  
Total Fees and Charges \$408.84  
Overdue Payment(s) \$47,379.85  
Partial Payment (Unapplied) \$0.00  
**Total Amount Due \$50,792.29**  
Trial/Workout Payment Amount \$0.00

\*Please call Mr. Cooper to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expenses Summary

	Activity Since Last Statement	Total
Property Inspections (11/12/2024)	\$0.00	\$30.00
Legal Fees	\$0.00	\$125.00
<b>Total</b>	<b>\$0.00</b>	<b>\$155.00</b>

Past Payment Breakdown

	Payment Rec'd since 12/19/2024	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

Transaction Activity (12/19/2024 to 01/21/2025)

Date	Description	Total	Principal	Interest	Escrow	Other
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Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

Want to make payments even easier? You can pay online at [www.mylakeviewloan.com](http://www.mylakeviewloan.com) or by setting up AutoPay in your online account settings.

Your year to date past payment breakdown only reflects payments we have received year to date; please refer to your last billing statement from your prior servicer for a complete year to date breakdown.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



Subserved by Mr. Cooper

[www.mylakeviewloan.com](http://www.mylakeviewloan.com)

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

DILIP JANA

ACCOUNT NUMBER

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER\*

TOTAL AMOUNT DUE\*

02/01/2025 \$50,792.29

PAYMENT DUE IF RECEIVED ON OR AFTER

02/17/2025 \$50,792.29

MR. COOPER  
PO BOX 650783  
DALLAS, TX 75265-0783



ADDITIONAL ESCROW	\$	
**ADDITIONAL PRINCIPAL	\$	
FEES	\$	
LENDER PAID EXPENSES	\$	
<b>TOTAL AMOUNT OF YOUR CHECK</b>		
<b>DO NOT SEND CASH</b>		

\*All amounts must be paid in full before additional principal can be made.



- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at [www.mylakeviewloan.com](http://www.mylakeviewloan.com).

**SERVICEMEMBERS CIVIL RELIEF ACT**  
The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:  
Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email [MilitaryFamilies@mrcooper.com](mailto:MilitaryFamilies@mrcooper.com). Be sure to include your loan number with the copy of the orders. Please visit our website at [www.mylakeviewloan.com](http://www.mylakeviewloan.com) for complete details regarding Legal Rights and Protections Under the SCRA.

**LATE CHARGES AND OVERDRAFT FEES**  
Payments received and posted after a grace period will be assessed a late charge at a rate that is the lesser of the Note and applicable law. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

**HOMEOWNER COUNSELING NOTICE**  
If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

**NEW YORK STATE RESIDENTS**  
For those customers who reside in the state of New York, a borrower may file complaints about the Servicer with the New York State Department of Financial Services or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov). Mr. Cooper is registered with the New York Superintendent of Financial Services.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

PAYMENT OPTIONS

**AUTOPAY** Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 833-685-2580 for more information or visit our website at [www.mylakeviewloan.com](http://www.mylakeviewloan.com).

**ONLINE PAYMENT** Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to [www.mylakeviewloan.com](http://www.mylakeviewloan.com).

**AUTOMATED PHONE PAYMENT** Is a pay-by-phone service provided through our automated phone system. There is no charge for this service. Call 833-685-2580.

**PAY BY MAIL** Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

**WIRE** Allows you to send payoff/reinstatement funds via wire transfer. Visit our website [www.mylakeviewloan.com](http://www.mylakeviewloan.com) or refer to your payoff statement for wiring instructions.

**MONEYGRAM® EXPRESSPAYMENT®** Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is \*\*\*1678\*\*\*. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

**WESTERN UNION® QUICK COLLECT®** Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the Quick Collect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper    Code City: MRCOOPER    State: TX  
All Quick Collect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

**Authorization to Convert Your Check:** If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

**Insufficient Funds:** The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

**Transaction Information:** The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

**Your Rights:** You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

**CUSTOMER SERVICE: 833-685-2580**, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT)  
[Calls may be monitored and/or recorded for quality assurance purposes].

**24-HOUR AUTOMATED ACCOUNT INFORMATION:** Sign in to [www.mylakeviewloan.com](http://www.mylakeviewloan.com) OR call **833-685-2580**.

**MAILING ADDRESSES:** For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 9225 Coppell, TX 75019 Fax (817) 826-1861	PO Box 619094 Dallas, TX 75261-9741

\*PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS: Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.



CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER      LOAN #: \_\_\_\_\_

Borrower's Name: \_\_\_\_\_ Co-Borrower's Name: \_\_\_\_\_  
Borrower's New Address: \_\_\_\_\_ Co-Borrower's New Address: \_\_\_\_\_  
\_\_\_\_\_

Authorized Borrower's Number(s):	Authorized Co-Borrower's Number(s):
Home: (    ) _____ Mobile: Yes No	Home: (    ) _____ Mobile: Yes No
Work: (    ) _____ Ext: _____ Mobile: Yes No	Work: (    ) _____ Ext: _____ Mobile: Yes No
Other: (    ) _____ Mobile: Yes No	Other: (    ) _____ Mobile: Yes No

Signature Required: \_\_\_\_\_ Signature Required: \_\_\_\_\_

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



**Lakeview**

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PO Box 818060  
5801 Postal Road  
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Subserved by Mr. Cooper

DILIP JANA  
800 FAIRLAWN ST  
ALLEN, TX 75002

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

**Customer Service: 833-685-2580**  
Monday through Thursday from 7 a.m. to 8 p.m. (CT). Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT)  
[www.mylakeviewloan.com](http://www.mylakeviewloan.com)  
Your Dedicated Loan Specialist is Anna Howard and can be reached at (833)-685-2581 or via mail at:  
**8950 Cypress Waters Blvd., Coppell, TX 75019**

Statement Date:	01/21/2025
Loan Number:	[REDACTED]
Payment Due Date:	02/01/2025
<b>Amount Due:</b>	<b>\$50,792.29</b>

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Property Address:  
800 FAIRLAWN ST  
ALLEN, TX 75002

**Texas Residents:** COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).